

2006 Reinvestment Volume in San Diego County: A Summary

San Diego Reinvestment Task Force

3989 Ruffin Rd.

San Diego, CA 92123

Background on the Reinvestment Task Force

- San Diego City-County Reinvestment Task Force (**RTF**) was established in 1977 as a joint City and County quasi-public entity
- Monitor banking practices in the region
- Develop strategies for reinvestment in partnership with public, community and private lending institutions
- Add community development equity investment
- Broaden investor base beyond banks

Monitor Lending Practices

Develop specific agreements with major lenders in the County of San Diego

- Home mortgages in low-mod census tracts
- Affordable housing development
- Small business lending
- Community development lending
- Consumer loans for low-income borrowers
- Corporate giving for housing and economic development
- Investments

Agreements with Banks

As of 2006 specific agreements with 10 institutions:

- Bank of America
- Washington Mutual
- Wells Fargo
- Union Bank
- CA Bank & Trust
- US Bank
- San Diego National
- Citibank
- Comerica
- Borrego Springs

Note: Borrego Springs' data is not included due to small size relative to the other 9 banks.

Market Share

Institution	No. of Office 2006	No. of Offices 2007	%Market Share 2006	%Market Share 2007	* Deposits 2007 (\$000)
Bank of America	71	74	17.02%	16.60%	7,913,342
Wells Fargo Bank	91	93	16.06%	15.84 %	7,552,141
Washington Mutual Bank	70	74	15.33 %	15.31 %	7,300,204
Union Bank of California	61	60	9.80 %	9.30 %	4,433,705
California Bank & Trust	27	27	5.45%	5.18 %	2,470,055
San Diego National Bank	21	21	4.35 %	4.49 %	2,140,467
Citibank West	25	27	2.08% %	2.67%	1,272,827
US Bank	42	44	3.59 %	2.95 %	1,407,360
Comerica Bank	3	3	1.28 %	1.65%	786,178

*source: FDIC Market Share Report for San Diego County: June 30, 2007

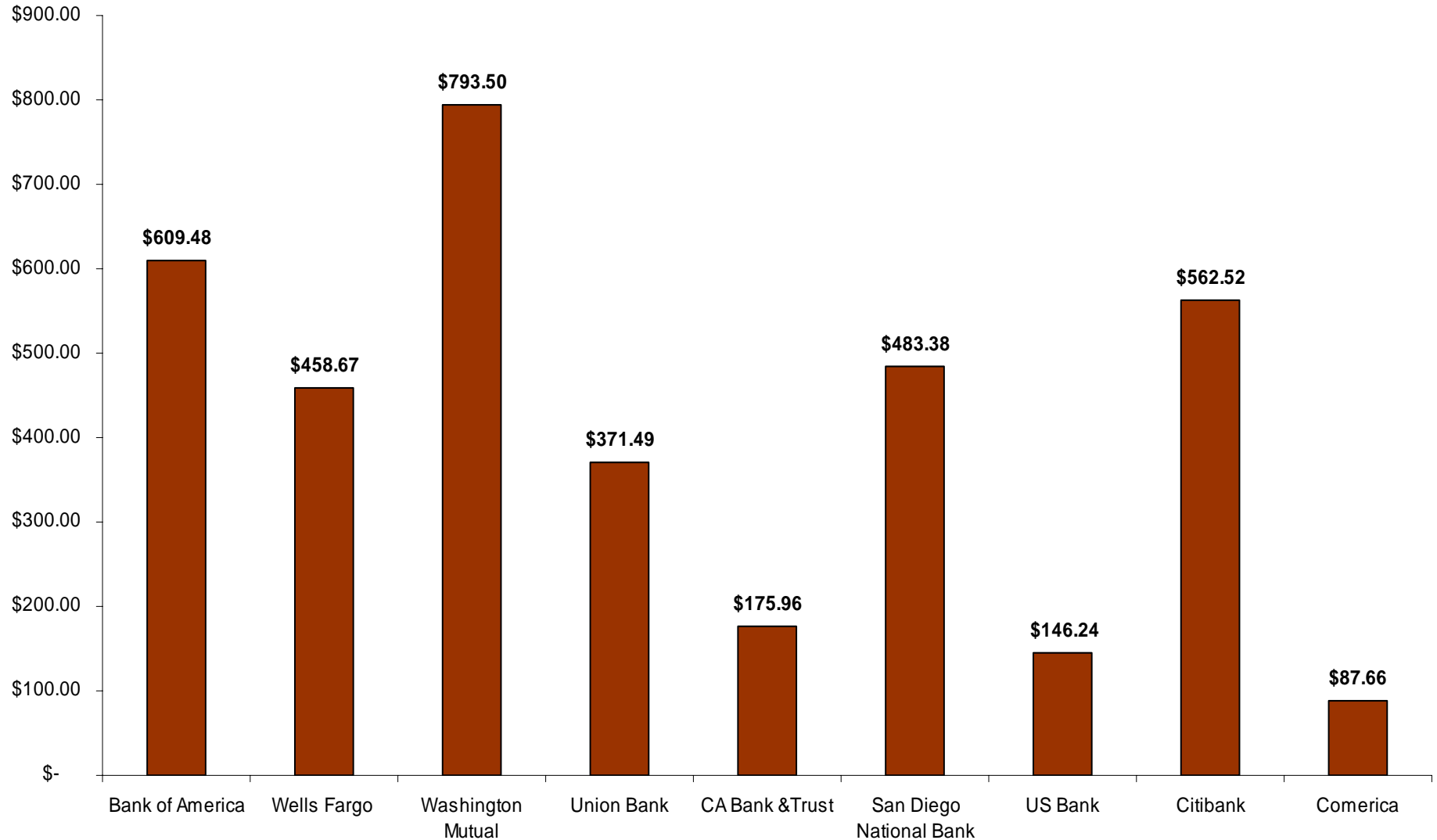
2006 CRA Activity in San Diego

Lending Institution	CRA Amount (millions)	2006 Percent of Deposits	Percent of Deposits Difference 2005-2006
Bank of America	\$609.48	7.7%	.04%
Wells Fargo Bank	\$458.67	6.07%	-3.38%
Washington Mutual	\$793.50	10.87%	-1.71%
Union Bank Of California	\$371.49	8.38%	.37%
California Bank and Trust	\$175.96	7.12%	-.78%
San Diego National Bank	\$483.38	22.58%	10.8%
US Bank	\$146.24	9.68%	.70%
Citibank	\$562.52	44.19%	-4.46%
Comerica	\$87.66	11.15%	-5.99%
Total/ Average:	\$3,688.90	10.46%	-.28%

➤ *The CRA Amount decreased by \$116.34 million (-3%) over 2005. The Percent of Deposits decreased by .28% over 2005.*

2006 CRA Volume By Individual Banks

Reinvestment Volume: By Agreement Banks San Diego County 2005 (in millions)

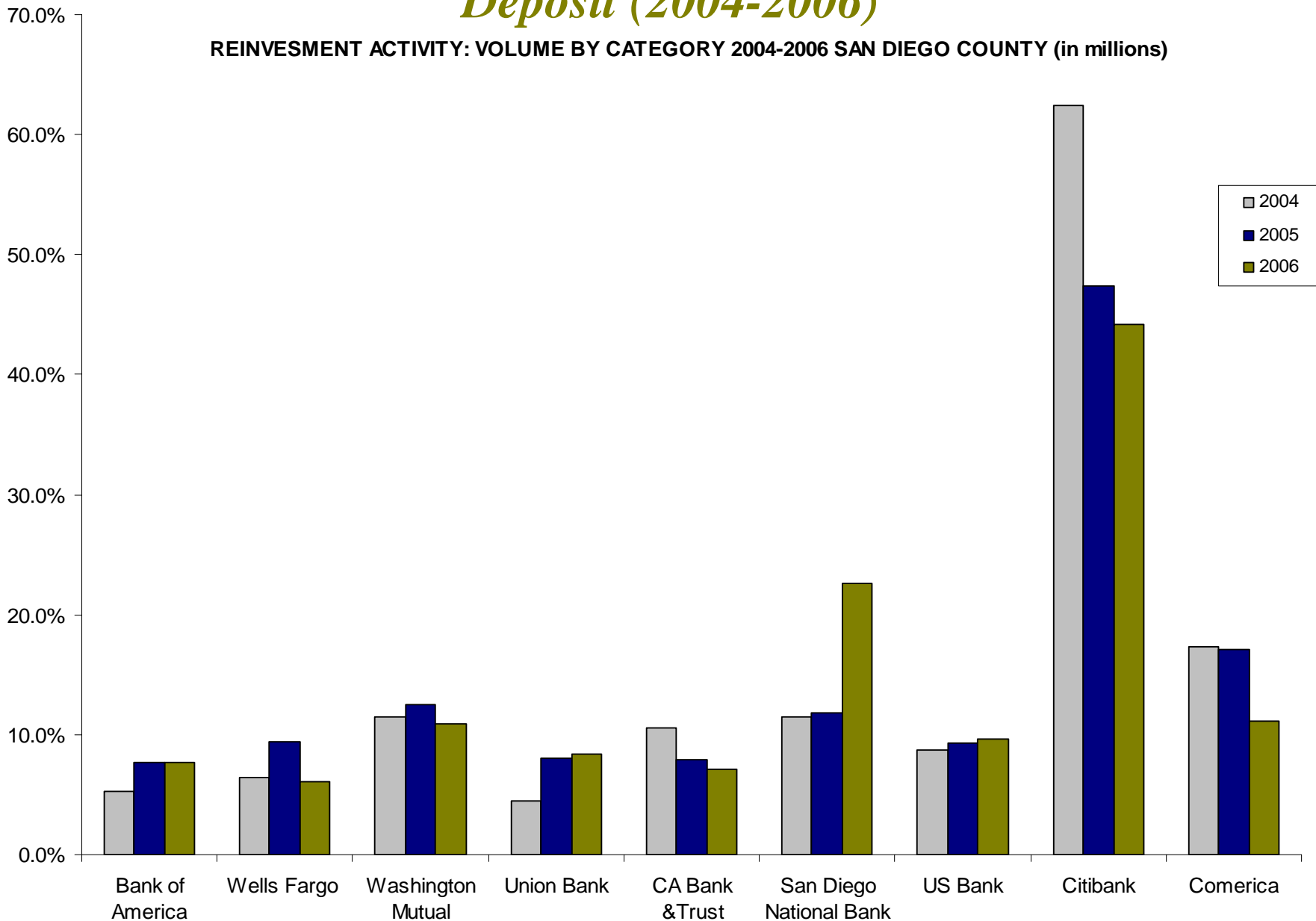


Difference in CRA Volume 2005-2006

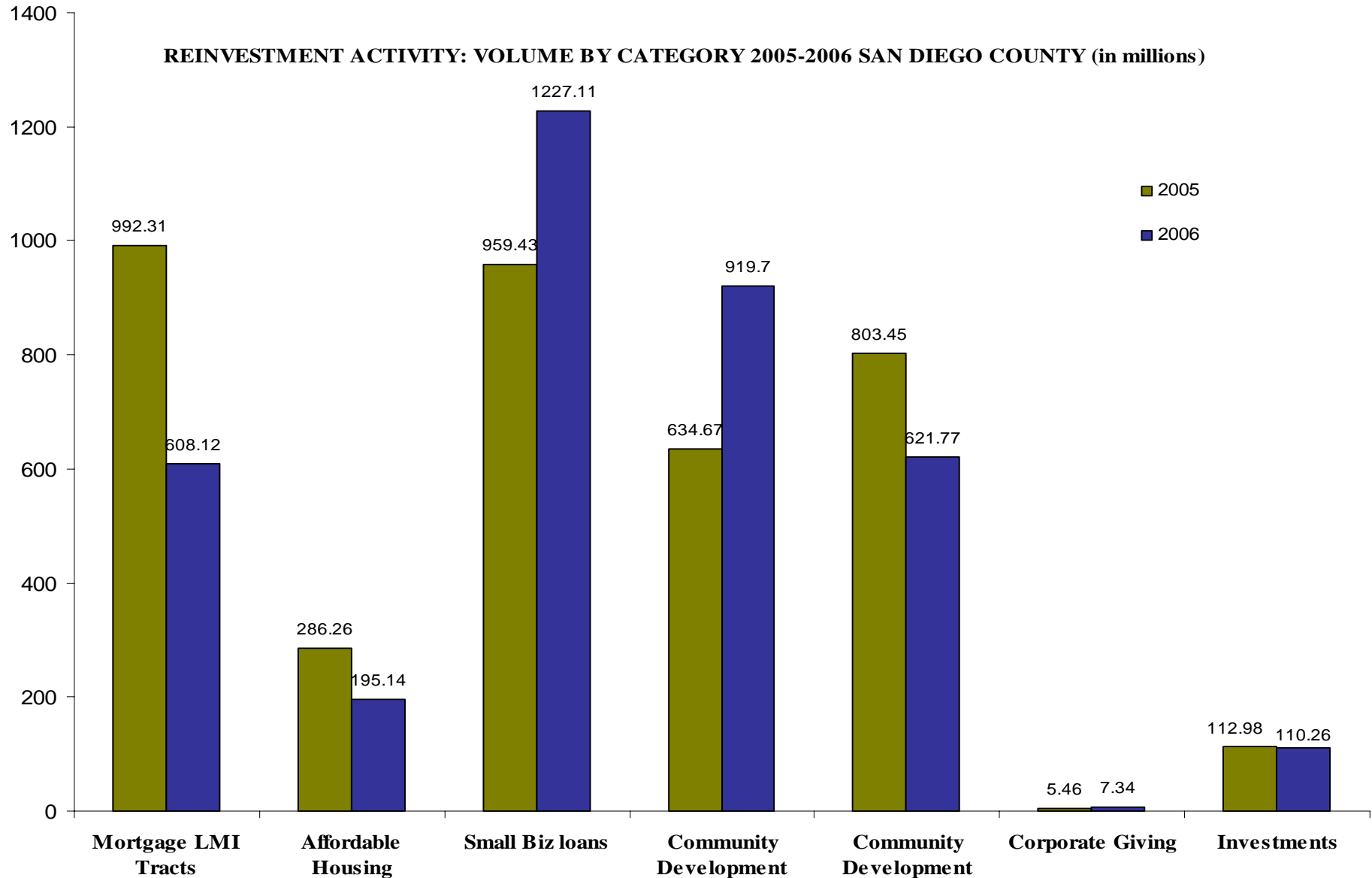
Lending Institution	\$ CRA Volume Difference 2005-2006 (millions)	\$CRA Volume Percent Difference 2005-2006
<i>Bank of America</i>	-\$7.06	-1.15%
<i>Wells Fargo Bank</i>	-\$258.73	-36.06%
<i>Washington Mutual</i>	-\$118.30	-12.97%
<i>Union Bank of California</i>	\$.29	.08%
<i>CA Bank & Trust</i>	-\$28.09	-13.77%
<i>San Diego National</i>	\$241.31	99.69%
<i>US Bank</i>	-\$12.68	-8.12%
<i>Citibank West</i>	\$83.47	17.42%
<i>Comerica</i>	-\$15.87	-15.33%

Agreement Banks' CRA Volume in San Diego as % of Deposit (2004-2006)

REINVESTMENT ACTIVITY: VOLUME BY CATEGORY 2004-2006 SAN DIEGO COUNTY (in millions)



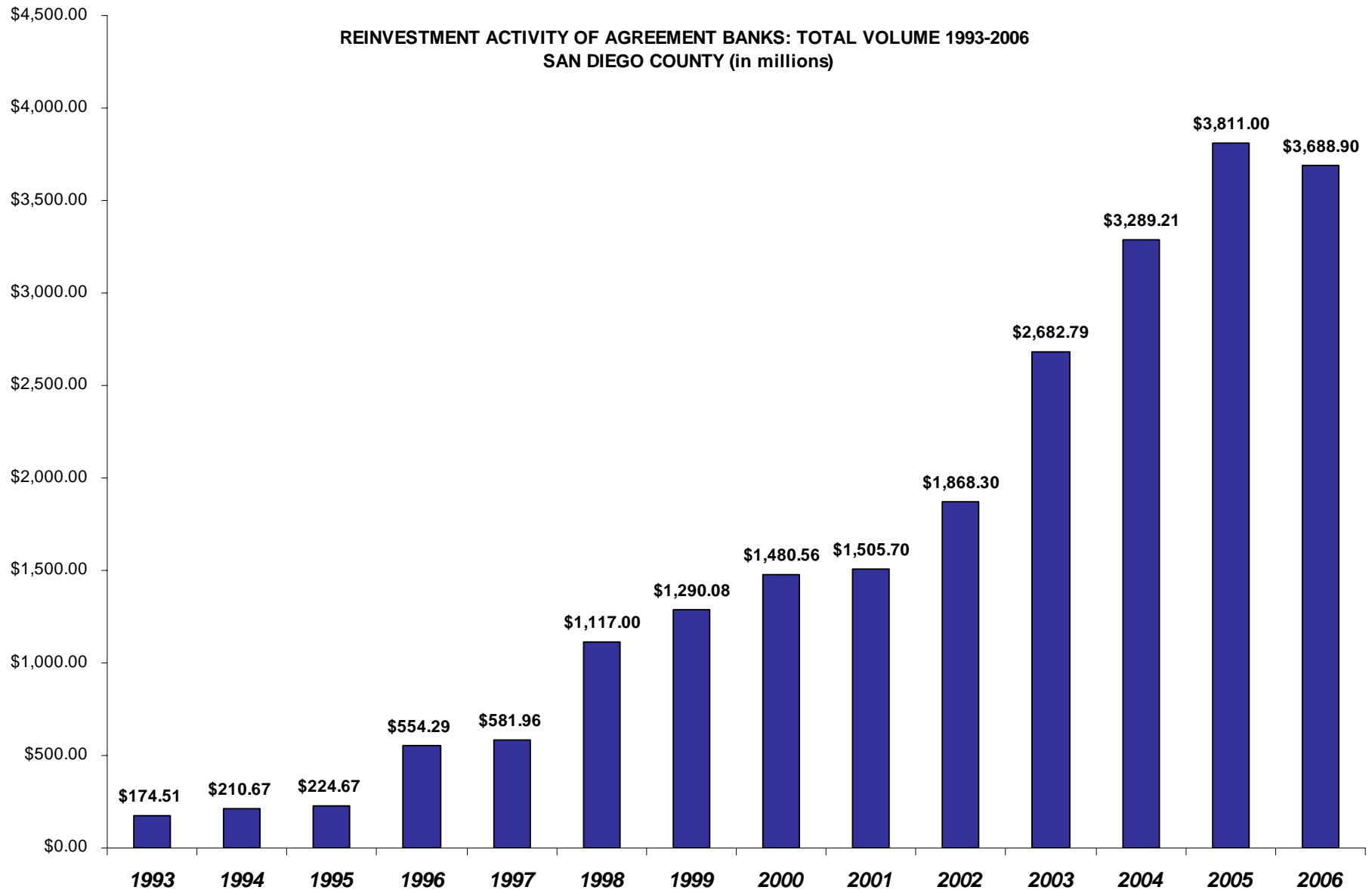
Reinvestment By Category: 2005-2006



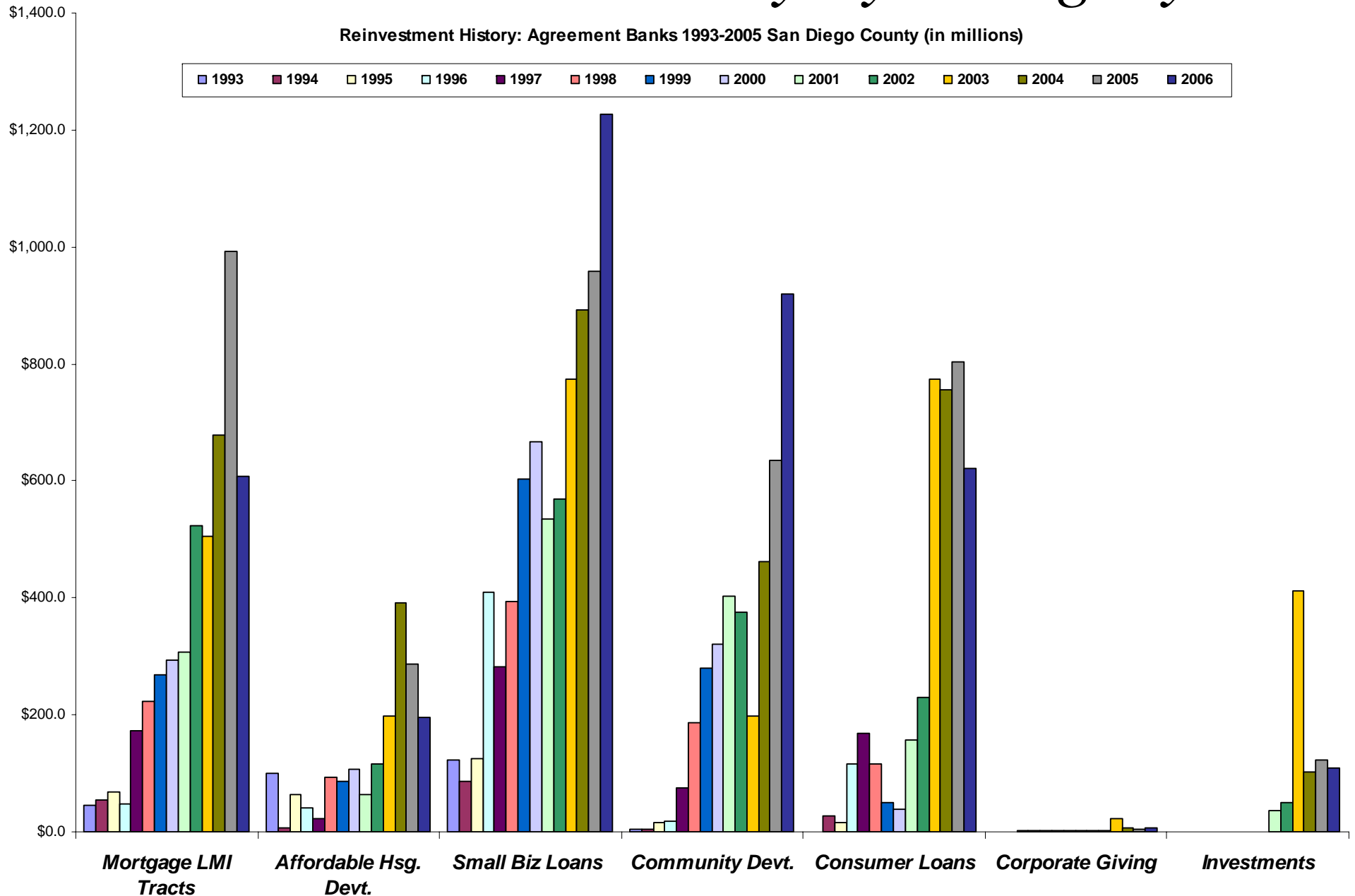
Reinvestment Difference By Category: 2005-2006

Category	\$ Difference (millions) 2005-2006	% Difference 2005-2006
Mortgage LMI Tracts	<i>\$(-348.19)</i>	<i>-38.72%</i>
Affordable Housing	<i>\$(-91.12)</i>	<i>-31.83%</i>
Small Biz Loans	\$267.68	27.90%
Community Development	\$285.03	44.91%
Consumer Loans	<i>\$(-181.68)</i>	<i>-22.61%</i>
Corporate Giving	\$1.88	30.43%
Investments	<i>\$(-12.72)</i>	<i>-10.34%</i>

Total Reinvestment Volume 1993-2006



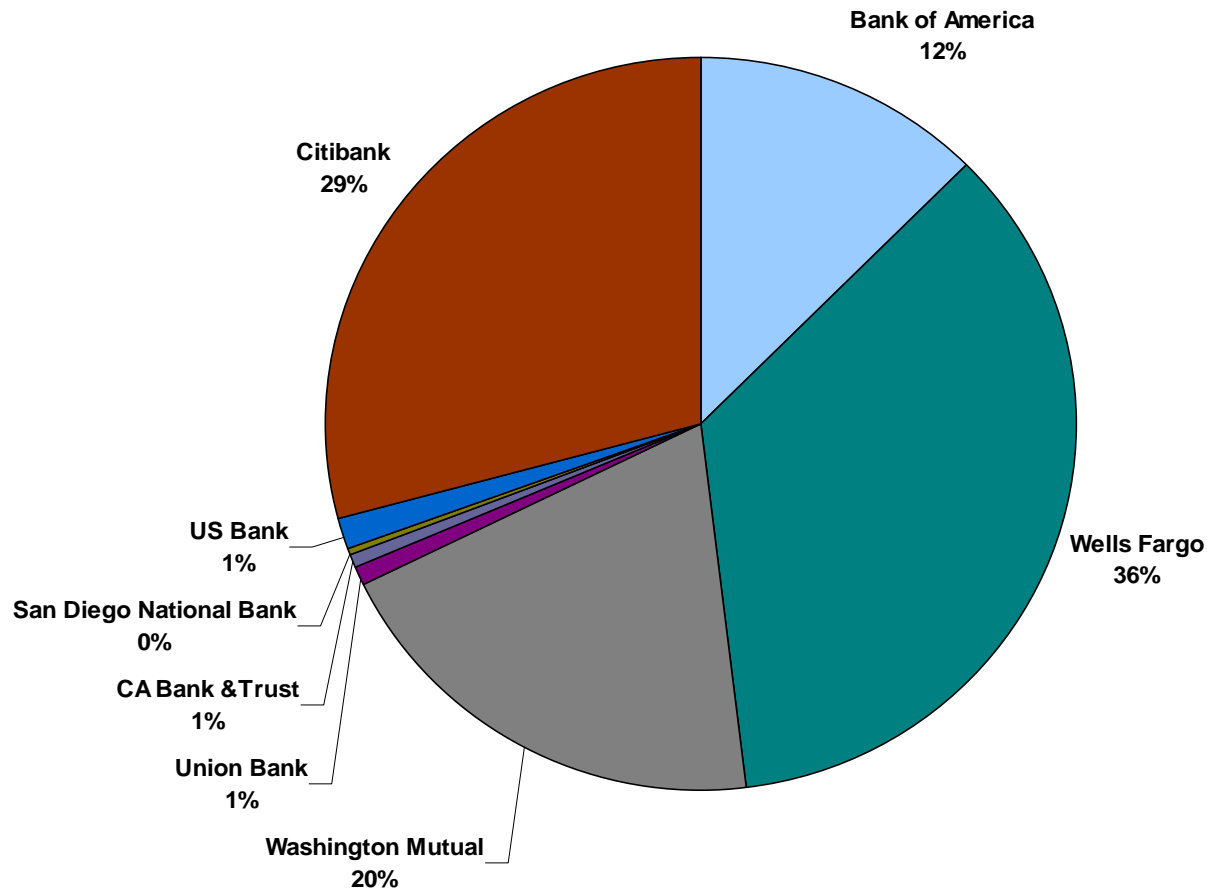
Reinvestment History by Category



1993- 2006 Category Totals

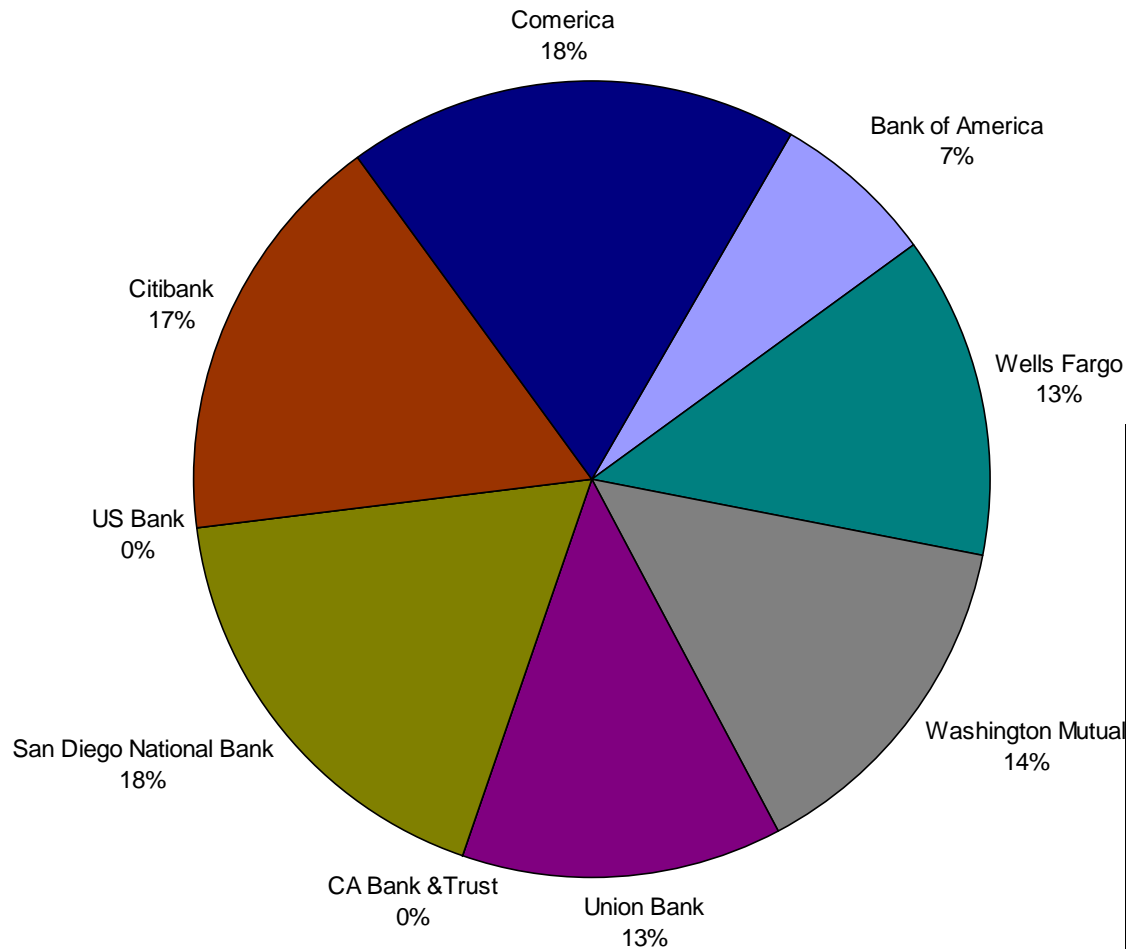
Category	1993-2006 (billions)
Mortgage LMI Tracts	\$4,785.60
Affordable Hsg. Devt.	\$1,775.8
Small Biz Loans	\$7,652.3
Community Development	\$3,899.4
Consumer Loans	\$3,876.2
Corporate Giving	\$60.32
Investments	\$835
Totals	\$22,884.25

2006 Mortgage LMI Tracts Volume By Agreement Banks



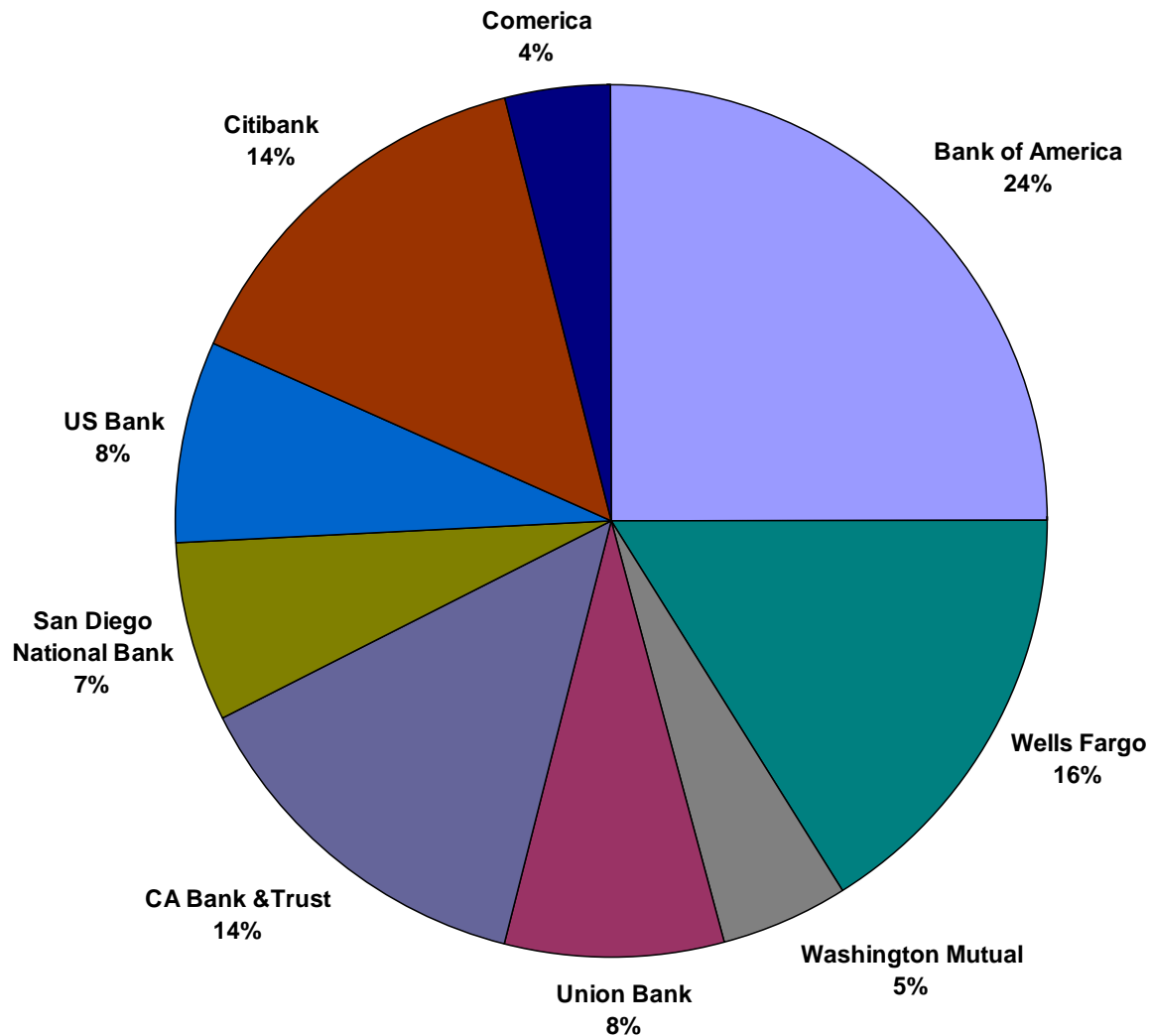
Lending Institution	Volume (in millions)
Bank of America	\$75.80
Wells Fargo	\$216.43
Washington Mutual	\$119.30
Union Bank	\$5.37
CA Bank & Trust	\$3.46
San Diego National Bank	\$2.60
US Bank	\$8.26
Citibank	\$276.90
Comerica	\$-

2006 Affordable Housing Volume By Agreement Banks



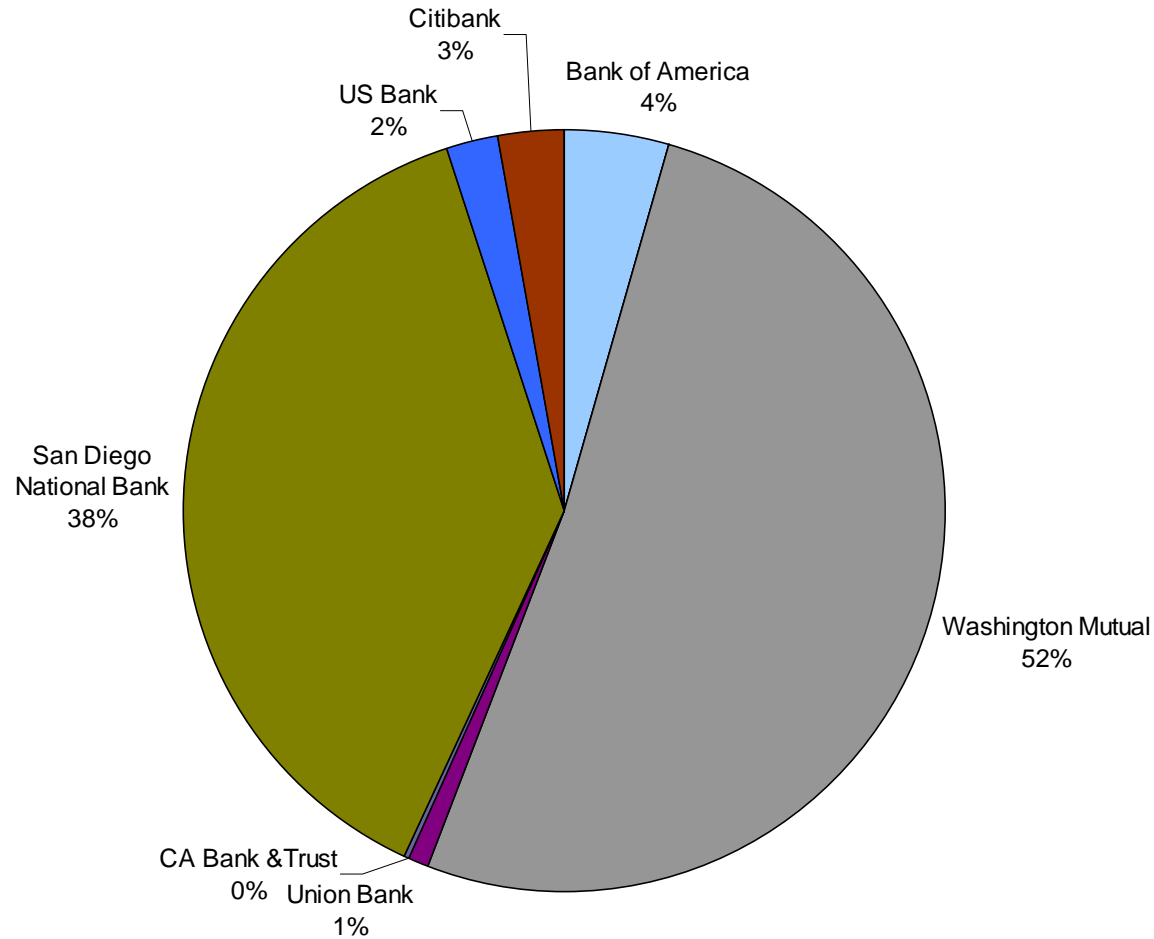
Lending Institution	Volume (in millions)
Bank of America	\$12.83
Wells Fargo	\$25..81
Washington Mutual	\$27.50
Union Bank	\$25.42
CA Bank & Trust	\$ -
San Diego National Bank	\$34.65
US Bank	\$ -
Citibank	\$32.90
Comerica	\$36.03

2006 Small Business Loans By Agreement Banks



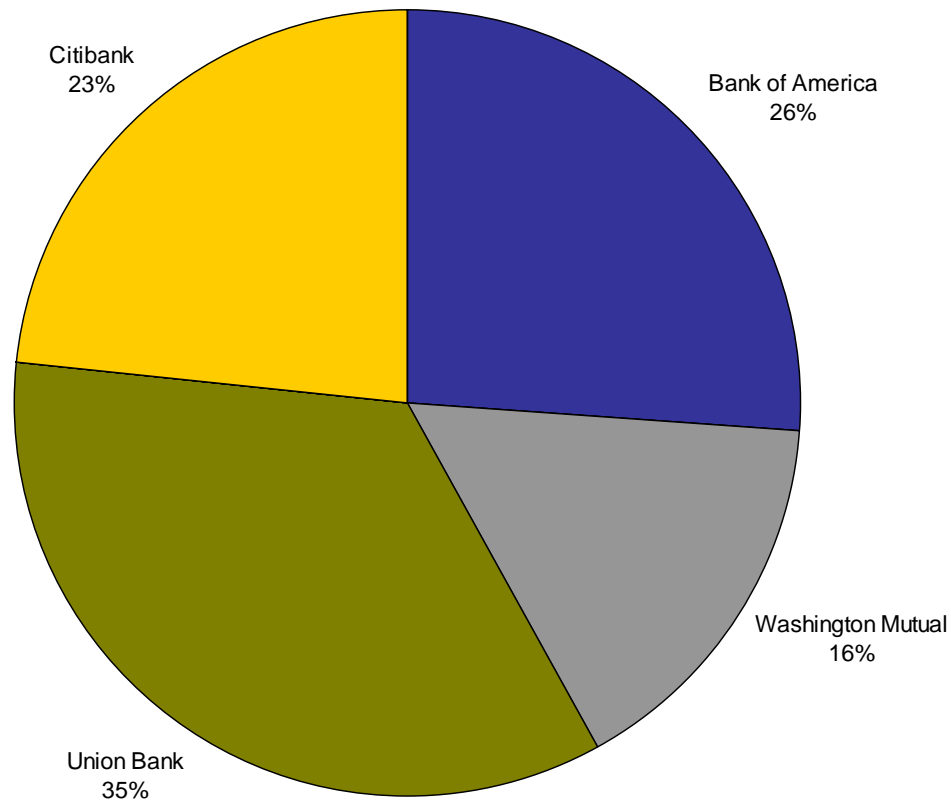
Lending Institution	Volume (in millions)
Bank of America	\$305.83
Wells Fargo	\$197.00
Washington Mutual	\$58.90
Union Bank	\$100.40
CA Bank & Trust	\$166.63
San Diego National Bank	\$82.00
US Bank	\$92.30
Citibank	\$176.80
Comerica	\$47.25

2006 Community Development Volume By Agreement Banks



Lending Institution	Volume (in millions)
Bank of America	\$41
Wells Fargo	\$-
Washington Mutual	\$471.30
Union Bank	\$9.11
CA Bank & Trust	\$3.0
San Diego National Bank	\$350.10
US Bank	\$20.55
Citibank	\$24.40
Comerica	\$0.24

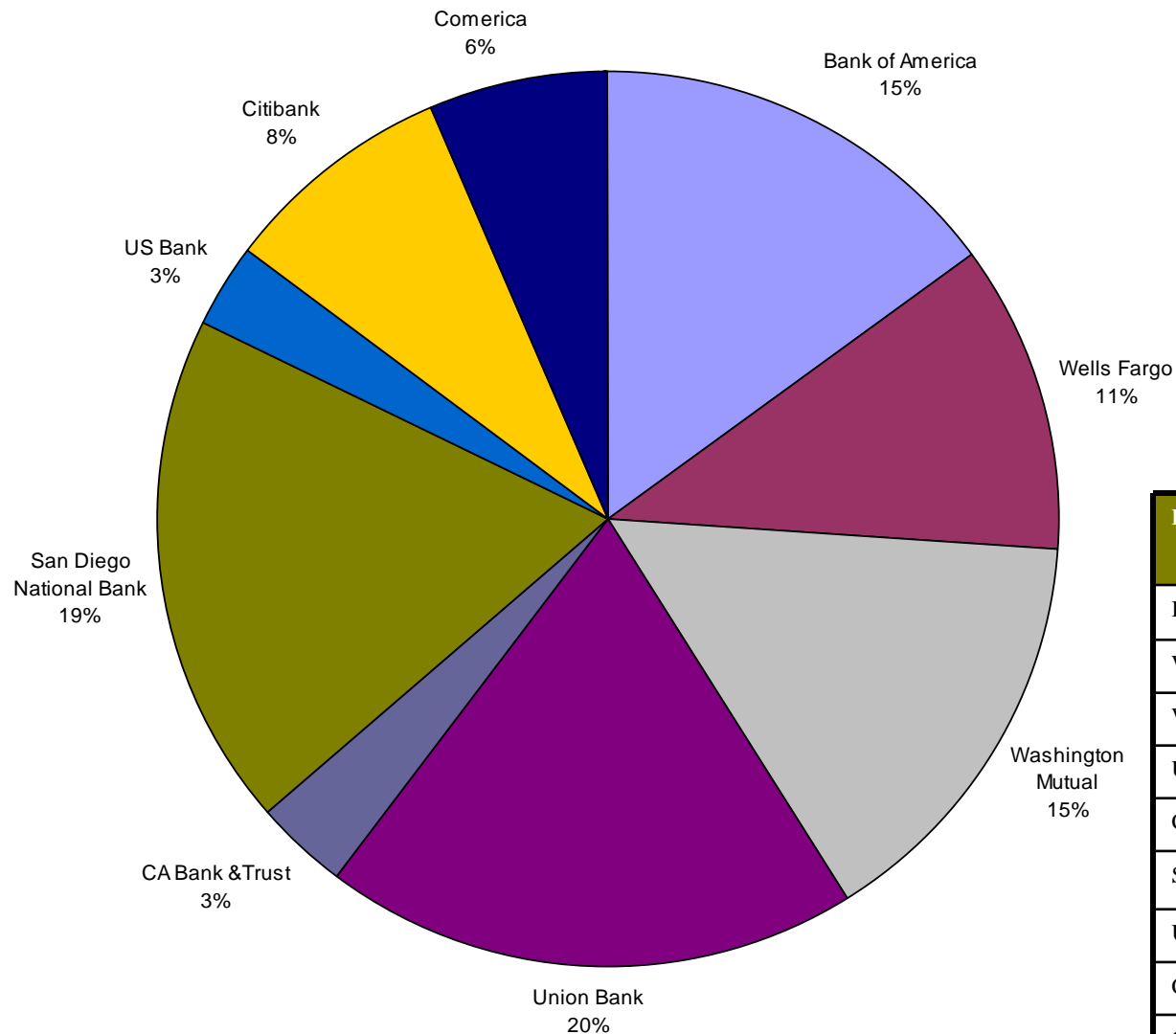
2006 Consumer Loans By Agreement Banks



Lending Institution	Volume (in millions)
Bank of America	\$162.92
Wells Fargo	*
Washington Mutual	\$97.90
Union Bank	\$215.15
CA Bank & Trust	*
San Diego National Bank	*
US Bank	*
Citibank	\$145.80
Comerica	*

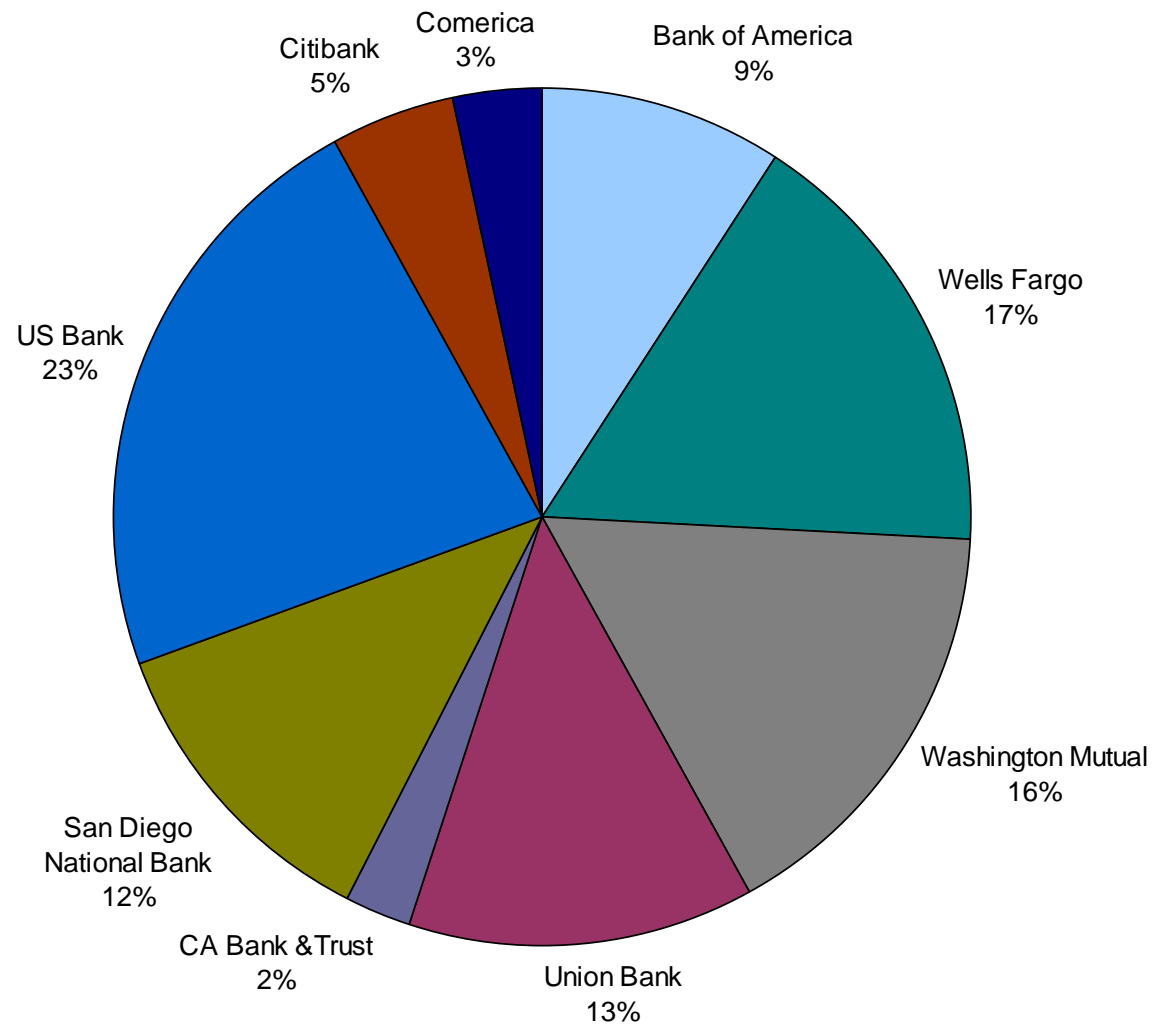
*data not available

2006 Corporate Giving Volume By Agreement Banks



Lending Institution	Volume (in millions)
Bank of America	\$1.10
Wells Fargo	\$0.82
Washington Mutual	\$1.1
Union Bank	\$1.41
CA Bank & Trust	\$0.24
San Diego National Bank	\$1.37
US Bank	\$0.22
Citibank	\$0.62
Comerica	\$0.46

2006 Investment Volume By Agreement Banks



Lending Institution	Volume (in millions)
Bank of America	\$10
Wells Fargo	\$18.61
Washington Mutual	\$17.50
Union Bank	\$14.63
CA Bank & Trust	\$2.63
San Diego National Bank	\$13.20
US Bank	\$24.91
Citibank	\$5.10
Comerica	\$3.68